

EXHIBIT PP



Sentry Life Insurance Company

1800 North Point Drive
Stevens Point, WI 54481
1 (800) 533-7827

READ YOUR POLICY CAREFULLY

This Policy is a Legal Contract Between the Owner and Sentry Life Insurance Company

PAYMENT AT DEATH

If the surviving Insured dies while this policy is in force, we will, subject to its provisions and upon receiving proof of death of both Insureds, pay the Death Benefit in one sum, to the Beneficiary. No Death Benefit will be paid upon the death of the first of the Insureds to Die. We may require surrender of the policy, or proof of the interest of the claimant or both.

Notification of First Death. While Death Benefit Proceeds will be payable upon the death of the second to die, we must receive proof of the death of both Insureds before payment will be made. Therefore, it is important that due proof of the first death be furnished to the Company at the time of such death.

DEATH BENEFIT

Option A. When the Death Benefit Includes the Cash Value (see Schedule)

The Death Benefit is the larger of the following amounts, computed as of the date of death of the survivor:

1. The Face Amount, or
2. The Cash Value on the date of the surviving Insured's death multiplied by the applicable percentage shown in the Table of Percentages on Page 6.

Option B. When the Death Benefit Is In Addition To the Cash Value (see Schedule)

The Death Benefit is the larger of the following amounts, computed as of the date of death of the survivor:

1. The Face Amount plus the Cash Value, or
2. The Cash Value on the date of the surviving Insured's death multiplied by the applicable percentage shown in the Table of Percentages.

Any withdrawals, policy loans and changes in the Face Amount will change the Death Benefit as described in the provisions of this policy.

This Death Benefit provision does not apply if this policy has lapsed and has not been reinstated before the death of the last survivor.

TWENTY DAY RIGHT TO RETURN THIS POLICY

If the Owner is not satisfied with this policy, it may be returned to us or our agent within 20 days after receiving it. We will refund any premiums paid and the policy will then be considered as never having been issued.

Signed for us at our Home Office on the Issue Date,

William O'Reilly

Secretary

**JOINT AND LAST SURVIVOR ADJUSTABLE LIFE INSURANCE POLICY
FLEXIBLE PREMIUMS ARE PAYABLE FOR LIFE OF SURVIVOR TO JOINT AGE SHOWN IN SCHEDULE
BENEFITS ARE ADJUSTABLE AND PAYABLE AT DEATH OF LAST SURVIVOR
NON-PARTICIPATING**

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DEFINITIONS

We, us, our	Sentry Life Insurance Company.
You, your	The persons named as Insureds on the Schedule.
Policy Date	The date from which policy months, years, anniversaries and premium payments are determined.
Issue Date	The date from which the two year contestable period and two year suicide period of this policy are measured.
Policy Loan	Any unpaid policy loan and interest.
Joint Equal Age	Joint Equal Age at the Policy Date is the age on which premiums, values and reserves are based. It is the nearest joint equal age which is actuarially equivalent to the ages of both Insureds. The joint equal attained age is the Joint Equal Age at the Policy Date plus the number of whole policy years which have elapsed since the Policy Date.
Cash Value	See Page 11.
Surrender Value	The cash value, less any surrender charge and less any outstanding policy loan.
Benefits	Any money due a payee under any provision or rider.
Planned Premium	The renewal premium(s) specified in the application.
Payee	The Owner, if an Insured is living, otherwise the Beneficiary.
Target Premium	Amount used as a basis in determining premium expense charges for your policy.

SCHEDULE**JOINT INSURED:**

JOHN DOE

JANE DOE

RATE CLASS:

NO TOBACCO USE - PREFERRED

NO TOBACCO USE - PREFERRED

POLICY NUMBER: T05000000**JOINT EQUAL AGE AT ISSUE:** 45**POLICY DATE:** MARCH 1, 1999**ISSUE DATE:** MARCH 1, 1999**FACE AMOUNT:** \$1,000,000**DEATH BENEFIT OPTION:** A**POLICY LOAN INTEREST RATE:** 7.40% PER YEAR IN ADVANCE**POLICY LOAN CREDITED RATE:** 6.00% PER YEAR**REINSTATEMENT INTEREST RATE:** 6.00% PER YEAR**GUARANTEED INTEREST RATE FOR POLICY VALUES:** POLICY YEAR 1 7.00%
POLICY YEARS 2+ 4.00% PER YEAR

THE POLICY MONTH BEGINS ON THE 1ST DAY OF THE MONTH.

PLAN: JOINT AND LAST SURVIVOR ADJUSTABLE LIFE**MINIMUM FACE AMOUNT:** \$250,000.00**MAXIMUM PREMIUM EXPENSE CHARGE:** 8% OF PREMIUMS PAID**MAXIMUM POLICY EXPENSE CHARGE:** \$6.00 PER MONTH ALL YEARS**MAXIMUM PER UNIT EXPENSE CHARGE:** \$0.2792 PER MONTH PER \$1,000 OF FACE AMOUNT YEARS 1 - 3
\$0.0583 PER MONTH PER \$1,000 OF FACE AMOUNT YEARS 4 +**BENEFITS AND PREMIUMS****BASE POLICY**

JOINT AND LAST SURVIVOR ADJUSTABLE LIFE

**AMOUNT/
UNITS****FORM
NUMBER****PAYABLE
TO AGE**

\$1,000,000

380-1055

100*

ADDITIONAL BENEFITS (PROVIDED BY RIDER)

CASH VALUE MATURITY EXTENSION

+ 380-1064

+

+ THE AMOUNT EXTENDED IS EQUAL TO THE CASH VALUE AT AGE 100. SEE THE ENDORSEMENT FOR DETAILS.

* JOINT EQUAL AGE

POLICY SPLIT OPTION CLASS: UNRESTRICTED**FIRST YEAR PREMIUM:** \$6,490.00**PLANNED ANNUAL PREMIUM:** \$6,490.00**TARGET PREMIUM:** \$6,490.00**BASIC NO-LAPSE PREMIUM:** \$ 370.67 PER MONTH \$4,448.04 PER YEAR**BASIC NO-LAPSE GUARANTEE PERIOD:** 5 YEARS**EXTENDED NO-LAPSE PREMIUM:** \$ 370.67 PER MONTH \$4,448.04 PER YEAR**EXTENDED NO-LAPSE GUARANTEE PERIOD:** 40 YEARS

SCHEDULE - CONTINUED

BENEFICIARY IS AS SHOWN IN APPLICATION UNLESS CHANGED AS PROVIDED IN THE POLICY.

TABLE OF SURRENDER CHARGES

BEGINNING OF POLICY YEAR	CHARGE
1	\$11,270.00
2	10,875.55
3	10,368.40
4	9,556.96
5	8,858.22
6	8,260.91
7	7,742.49
8	7,280.42
9	6,863.43
10	6,480.25
11	6,119.61
12	5,758.97
13	5,398.33
14	5,003.88
15	4,575.62
16	4,091.01
17	3,561.32
18	2,986.55
19	2,377.97
20	1,791.93
21 & UP	0.00

WITHDRAWALS

AFTER THE FIRST POLICY YEAR, MAXIMUM NUMBER OF WITHDRAWALS IN A POLICY YEAR: 1

TABLE OF GUARANTEED MAXIMUM MONTHLY COST OF INSURANCE RATES

JOINT EQUAL ATTAINED AGE	MONTHLY RATE	JOINT EQUAL ATTAINED AGE	MONTHLY RATE
45	0.00092	73	2.12708
46	0.00308	74	2.52400
47	0.00567	75	2.97375
48	0.00883	76	3.47675
49	0.01275	77	4.03025
50	0.01750	78	4.62908
51	0.02333	79	5.28192
52	0.03058	80	6.00625
53	0.03958	81	6.81683
54	0.05075	82	7.73292
55	0.06442	83	8.76575
56	0.08125	84	9.90075
57	0.10133	85	11.11508
58	0.12533	86	12.38442
59	0.15458	87	13.69325
60	0.18992	88	15.01308
61	0.23242	89	16.35308
62	0.28425	90	17.72533
63	0.34758	91	19.14758
64	0.42450	92	20.66067
65	0.51650	93	22.32333
66	0.62442	94	24.39917
67	0.75083	95	27.31917
68	0.89717	96	31.91892
69	1.06708	97	39.93450
70	1.26783	98	54.79325
71	1.50508	99	83.33333
72	1.78883		

THE GUARANTEED MAXIMUM COST OF INSURANCE RATES ARE DERIVED FROM THE 1980 CSO SMOKER MORTALITY TABLE OR THE 1980 CSO NONSMOKER MORTALITY TABLE, AGE NEAREST BIRTHDAY, MALE/MALE, IN ACCORDANCE WITH THE INSURED'S UNDERWRITING CLASSES.

TABLE OF PERCENTAGES

Joint Equal Attained Age on the preceding policy anniversary	Applicable percentage	Joint Equal Attained Age on the preceding policy anniversary	Applicable percentage
40 or younger	250%	68	117%
41	243%	69	116%
42	236%	70	115%
43	229%	71	113%
44	222%	72	111%
45	215%	73	109%
46	209%	74	107%
47	203%	75	105%
48	197%	76	105%
49	191%	77	105%
50	185%	78	105%
51	178%	79	105%
52	171%	80	105%
53	164%	81	105%
54	157%	82	105%
55	150%	83	105%
56	146%	84	105%
57	142%	85	105%
58	138%	86	105%
59	134%	87	105%
60	130%	88	105%
61	128%	89	105%
62	126%	90	105%
63	124%	91	104%
64	122%	92	103%
65	120%	93	102%
66	119%	94	101%
67	118%	95 and Higher	100%

NO DIVIDENDS UNDER THIS POLICY

This policy does not share in our earnings. No dividends are payable. Any adjustment in cost factors such as: investment earnings, mortality, persistency and expenses cannot distribute past gains or recoup past losses. Adjustments will be based on future expectations.

GENERAL PROVISIONS

YOUR POLICY

We issued this policy based on information given us in the application and the payment of the first premium. The entire contract consists of this policy, any attached riders, the attached application, any attached applications for increases and/or any applications for reinstatements. All statements made in such applications will be considered representations and not warranties. This policy complies with the laws of the state where the policy is delivered.

WHO HAS AUTHORITY TO CHANGE THIS POLICY

Provisions of this policy may only be changed by a written agreement signed by a Company Officer. No agent can change or waive this policy's provision in any way.

WHO OWNS AND CONTROLS YOUR POLICY

The Insureds are the Owners of this policy unless otherwise specified in the application or later changed. During the lifetime of the survivor, the rights and privileges of this policy may be exercised only by the Owner, unless the policy is assigned.

If this policy is jointly owned, any policy transaction will require the signatures of all owners unless otherwise stated in writing on a form satisfactory to the Company. Unless otherwise provided, upon the death of a joint owner, his or her interest shall vest in the surviving owners in equal shares and upon the death of the last surviving owner, ownership shall vest in his or her estate.

TRANSFER OF OWNERSHIP

The Owner may transfer the Ownership of this policy on forms provided by us. The written evidence of transfer must be recorded by us. The transfer will then be effective as of the date it was signed. We may require the return of the policy for endorsement. The transfer is subject to any payment made or other action taken by us before we received written request from the Owner. The Owner may also name a Contingent Owner in the same manner. Upon the death of the Owner, the Contingent Owner assumes all rights previously held by the Owner. A transfer of ownership will not of itself change the interest of any beneficiary.

ASSIGNMENT

By written request the Owner may assign this policy. We assume no responsibility for the validity or effect of any assignment. We will not be bound by an assignment until it is recorded by us. The rights of an assignee come before those of anyone else except any prior irrevocable beneficiary, prior assignee, or to the Company to the extent of any policy loan.

PREMIUMS

The first premium is due on or before the Policy Date. All planned premiums after the first are payable to us directly.

Planned premiums for this policy, and any riders attached to it can be paid until the applicable policy anniversary nearest the age shown under "Payable to Age" in the Schedule, or until the death of the surviving Insured. Planned premiums may be paid annually, or at such other intervals as we permit.

Additional premiums can be paid at any time until the applicable policy anniversary nearest the joint equal age shown under "Payable to Age" in the Schedule, or until the death of the surviving Insured. Additional premiums are premiums which are other than planned premiums.

We may require evidence satisfying us of your insurability before we will accept any additional premiums or allow an increase in the planned premiums.

PREMIUMS (continued)

The planned premium does not guarantee that this policy will continue in force to the policy anniversary nearest the joint equal attained age of 100. If the Face Amount is changed, or a policy loan or partial withdrawal is made, or if we adjust the interest, Cost of Insurance rates and/or Expense Charge factors from those we assume on the issue date, coverage may expire before joint equal attained age 100 unless additional premiums are paid.

Total premiums paid in any policy year may not exceed the Maximum Premium Limit for a policy year. The Maximum Premium Limit for a policy year is the largest amount of premium which can be paid in that policy year such that the sum of the premiums paid under the policy will not at any time exceed the Guideline Premium Limitation referred to in the Internal Revenue Code. The Maximum Premium Limit for the following policy year will be shown on the Annual Report sent to the Owner.

The minimum payment we will accept is \$25.00.

GRACE PERIOD

A grace period of 61 days is provided under this policy. Except as provided in the No-Lapse Guarantee Provision below, this policy and any attached riders will enter the grace period if the Surrender Value at the beginning of a policy month is not enough to cover the monthly deduction. Written notice of the premium required to continue this policy in force will be mailed to the Owner's last known address, and to that of any assignee of record, at least 15 days but not more than 45 days before the date the policy will end. If such premium is not sent to us before the end of the grace period, this policy will end without value. If you die during the grace period, the smaller of the no lapse premium due or Monthly Deduction owed will be deducted from the benefits payable.

NO-LAPSE GUARANTEE

This policy contains a no-lapse guarantee. There is a Basic No-Lapse Guarantee Period of five years. Depending on your Planned Premiums at issue shown in the Schedule, your policy may also qualify for an Extended No-Lapse Guarantee Period. The Extended No-Lapse Guarantee Period is shown in the Schedule.

During the no-lapse guarantee period, this policy will not enter the grace period if the Surrender Value is not sufficient to cover the monthly deduction provided:

1. There are no outstanding policy loans; and
2. The policy satisfies the No-Lapse Premium Test.

The No-Lapse Premium Test will be performed at the beginning of any policy month that your policy would have entered the grace period for insufficient Surrender Value. Your policy will satisfy the Basic No-Lapse Premium Test if the sum of the premiums paid since the Policy Date less the total withdrawals taken since the Policy Date equals or exceeds the sum of the monthly Basic No-Lapse Premiums due since the Policy Date. Your policy will satisfy the Extended No-Lapse Premium Test if the sums of the premiums paid since the Policy Date less the total withdrawals taken since the Policy Date equals or exceeds the sum of the monthly Extended No-Lapse Premiums due since the Policy Date.

The monthly Basic No-Lapse Premiums and the monthly Extended No-Lapse Premiums are shown in the Schedule. These premiums will change at the time of any of the following events:

1. You change the death benefit option; or
2. You add, delete, or change a rider; or
3. You change the Face Amount.

We will inform you of any change to the no-lapse premium(s) resulting from any such change. The revised premium(s) will be effective from the date of the change. The no-lapse guarantee period will not be adjusted from that shown in the Schedule.

REINSTATEMENT

This policy may be reinstated within five years after the end of the grace period if it was not previously surrendered. We will reinstate only if we get evidence satisfying us of the insurability of both Insureds, or of one Insured, if that Insured was living on the due date of the unpaid premium, and the cost of reinstatement.

REINSTATEMENT (continued)

The cost to reinstate is equal to the sum of:

1. A premium covering the following costs increased by premium expense charges: a. An amount large enough to keep the policy in force for at least three months beyond the date of reinstatement; b. Any negative Surrender Value at the time of lapse.
2. A charge equal to the interest on item 1. b. above at the reinstatement interest rate shown in the Schedule.

However, if reinstatement occurs within five years from the Policy Date, the cost to reinstate will be the smaller of the sum of 1. and 2. above, or the sum of 3. and 4. below:

3. A premium covering the following: a. The sum of all monthly Basic No-Lapse Premiums as shown in the Schedule during the time of lapse; and b. Three additional monthly Basic No-Lapse Premiums.
4. A charge equal to the interest on item 3. a. above at the reinstatement interest rate shown in the Schedule.

If the cost of reinstatement paid is equal to the sum of 1. and 2. above, then the Basic No-Lapse Premium Test will not be satisfied at reinstatement and your policy will stay in force only as long as the Surrender Value is large enough to cover the monthly deduction. If the cost of reinstatement paid is equal to the sum of 3. and 4. above, the Basic No-Lapse Premium Test will be satisfied at reinstatement. The Basic No-Lapse Premium Test will apply for five years from the original Policy Date. The Extended No-Lapse Guarantee cannot be reinstated and will no longer apply.

At reinstatement, the applicable Surrender Charge will be that charge that had been in effect at the time of lapse. The Surrender Charge will reduce monthly, reaching zero after the policy has been in force for twenty years (not including the time the policy lapsed). The effective date of the reinstatement will be the date we approve it.

SUICIDE

If either Insured commits suicide within two years after the Issue Date of this policy, the policy will terminate and we will limit our payment to the amount of premiums paid less withdrawals and less any amount owed us on this policy. If either Insured commits suicide within two years after the effective date of an increase in the Face Amount, for which proof of insurability was required, the increase in the face amount will terminate and we will limit our payment to a refund of the increase in the Cost of Insurance attributable to the increase in the face amount.

INCONTESTABILITY

This policy has a two year contestable period based upon statements made in the application. With respect to each Insured, we cannot claim the policy is void or deny payment of any benefits after the policy has been in force during the lifetime of each Insured for two years from its Issue Date. We cannot deny payment of any increase in the Face Amount, for which proof of insurability was required, or a reinstatement after such increase or reinstatement has been in force during the lifetime of each Insured for two years from the effective date.

MISSTATEMENT OF YOUR AGE OR SEX

If the age or sex of either Insured has been misstated, the Face Amount will be adjusted. The Face Amount shall be that which would be purchased by the most recent Cost of Insurance based on the correct age or sex.

SIMULTANEOUS DEATH OF INSURED

Unless otherwise provided, if payment of death proceeds requires a determination of the order of death of the Insureds, and we are unable to determine which Insured died first, we will assume the Insureds died simultaneously. In such case, we will pay one-half the proceeds with respect to the beneficiary designation under each presumption.

SUCCESSION IN INTEREST OF BENEFICIARIES AND PAYEES

The beneficiary at the death of the surviving Insured will be stated in the designation then in effect. Unless otherwise provided, the proceeds will be payable in equal shares to the primary beneficiaries who survive the second Insured to die. The unpaid share of any primary payee who dies while receiving payment will be payable in equal shares to the other primary payees who survive the second Insured to die. Unless otherwise provided, at the death of the last surviving primary beneficiary, the proceeds will be payable in equal shares to the contingent beneficiaries who survive the second Insured to die. The unpaid share of any contingent payee who dies while receiving payment will be payable in equal shares to the other contingent payees who survive.

SUCCESSION IN INTEREST OF BENEFICIARIES AND PAYEES (continued)

Unless otherwise provided, at the death of the last to survive of the primary and contingent beneficiaries, the proceeds will be payable in equal shares to the further payees who survive the second Insured to die. If there are no surviving beneficiaries, then the proceeds shall be paid to the Owner or his or her estate. Unless otherwise provided, if any beneficiary dies within 15 days after the surviving Insured, but before due proof of the death of the surviving Insured has been received by us, then payment of the proceeds shall be made as if such beneficiary had died before the second Insured to die.

DESIGNATION AND CHANGE OF BENEFICIARY

The designation of beneficiary in the application shall remain in effect until changed by the Owner. By written request the Owner may change any revocable Beneficiary at any time during the lifetime of either Insured. The change will take effect as of the date such request is signed. We will not be liable for any payment made or any action taken before we record the request. The Owner, to the extent he or she is a primary beneficiary, may change the beneficiary within 60 days after the death of the second Insured.

BENEFICIARY FORM AND EFFECTIVE DATE

Any change made by the Owner must be in writing and in a form satisfactory to us. Such change will become effective when it is recorded by us. Upon such recording, it will then relate back to the date the Owner signed the change, whether or not you were living on the date of recording. Any change is subject to the rights of any irrevocable beneficiary or assignee of record with us. Any change is subject to any action or payment made by us before recording.

CLAIMS OF CREDITORS

To the extent allowed by law, benefits will be exempt from claims of creditors.

HOW TO CHANGE THE DEATH BENEFIT OPTION

If Option A is in effect, the Owner can apply for a change to Option B. The Owner will have to send the following to us for each Insured alive on the date of request.

1. A completed supplementary application; and
2. Evidence satisfying us of the insurability of each Insured.

If the Death Benefit is changed from Option A to Option B, the Face Amount will be decreased by the amount of the cash value. The decrease will be applied as described in the "How To Change The Face Amount" provision of the policy. If the Face Amount after the change would be less than the Minimum Face Amount shown in the Schedule, the change will not be allowed. Option B will become effective on the beginning of the policy month after the date we approve the change.

If Option B is in effect, the Owner can apply for a change to Option A by sending us a written request. If the Death Benefit Option is changed from Option B to Option A, the Face Amount will be increased by the amount of the cash value. Option A will become effective on the beginning of the policy month after we approve the change.

We will amend the policy when there is a change in the Death Benefit Option after the change becomes effective.

HOW TO CHANGE THE FACE AMOUNT

The face amount may not be changed in the first policy year. After the first policy year, the Owner can decrease the Face Amount by sending us a written request. The decrease will be applied as follows:

1. First to the initial Face Amount; then
2. To the Face Amount provided by increases, in order of those increases; then
3. To the Face Amount provided by the most recent increase.

In any event, the Face Amount can never be less than the Minimum Face Amount shown in the Schedule.

Your Surrender Charges will not change due to a Face Amount decrease.

HOW TO CHANGE THE FACE AMOUNT (continued)

After the first policy year, the Owner can apply for an increase in the Face Amount. The Owner will have to send the following to us for each Insured alive on the date of the request:

1. A completed supplementary application; and
2. Evidence satisfying us of the insurability of each Insured; and
3. The monthly Basic No-Lapse Premium applicable to the increase for any increases made during the first five policy years.

The change will become effective on the beginning of the policy month after we approve it. We will amend the policy when there is a change in the Face Amount after it becomes effective.

Surrender Charges will increase by an amount dependent upon attained age, sex, and the Face Amount of the increase.

POLICY VALUES**CASH VALUE**

The Cash Value at the beginning of a policy month is:

1. The Cash Value at the beginning of the prior policy month; plus
2. One month's interest on (1); plus
3. Net premiums received since the beginning of the prior policy month; plus
4. Interest on (3) from the date of receipt; less
5. The monthly deduction for the current policy month; less
6. Any withdrawal then being made.

The Cash Value at any time other than at the beginning of a policy month will be calculated in a consistent manner. The Cash Value on the policy date is equal to the net premium paid less the monthly deduction for the first policy month.

NET PREMIUM

The net premium is the premium paid less the premium expense charge shown in the Schedule.

INTEREST

The guaranteed interest rate applicable to the calculation of the Cash Values is shown in the Schedule. After the first policy year, we may credit interest in excess of the guaranteed rate. Such interest will be determined at least annually. It will be credited by class based on the future expectations as per procedures filed with the insurance department of the state in which this policy was issued. However, the interest rate for the amount of Cash Value equal to any outstanding policy loan will be the Policy Loan Credited Rate shown in the Schedule.

MONTHLY DEDUCTION

Each monthly deduction consists of:

1. The Cost of Insurance; plus
2. The cost of additional benefits provided by rider; plus
3. Any applicable policy expense charge and per unit expense charge shown in the Schedule.

SURRENDER

The Owner may turn this policy in for its Surrender Value. It can be returned at any time while either Insured is alive. We must receive this policy and a written request for the Surrender Value. When we pay the Owner the Surrender Value, this policy will be canceled. The surrender will be effective as of the date we receive the written request in our office.

If this policy is surrendered within 30 days after a policy anniversary, the amount we pay will not be less than the Surrender Value as of that anniversary, less policy loans and withdrawals made on or after that anniversary.

SURRENDER CHARGE

We will deduct a Surrender Charge from the Cash Value when this policy terminates during the lifetime of either Insured. If the policy is surrendered, the Surrender Charge is the applicable charge as shown in the TABLE OF SURRENDER CHARGES, except as provided for in the Reinstatement provision.

The TABLE OF SURRENDER CHARGES will change if:

1. Benefits are increased, or
2. A partial withdrawal is made.

WITHDRAWAL

The Owner may request, in writing, to withdraw part of the Surrender Value. The withdrawal must take place at the beginning of a policy month while either Insured is alive. The amount of the withdrawal must be less than the current Surrender Value. A withdrawal charge will be deducted from the amount withdrawn. We can limit the number of withdrawals made in a policy year.

WITHDRAWAL CHARGE

The withdrawal charge is the sum of:

1. The Surrender Charge multiplied by the ratio of the amount withdrawn to the Surrender Value; plus
2. 5% of the amount withdrawn but no greater than \$25.

When the Owner withdraws part of the Surrender Value, we will reduce the Cash Value, the Death Benefit and the Face Amount by the amount withdrawn. Future Surrender Charges in effect as of the date of withdrawal will be calculated by multiplying the Surrender Charges in effect prior to withdrawal by one minus the ratio described in item one above.

The reduction in the Face Amount due to a withdrawal will apply:

1. First to the initial Face Amount due to a withdrawal; then
2. To the Face Amount provided in increases, in order of those increases; then
3. To the Face Amount provided by the most recent increase.

We will not permit a withdrawal:

1. During the first policy year; or
2. If the withdrawal will result in a reduction of the Face Amount to less than the Minimum Face Amount shown in the Schedule.

If the Death Benefit Option B is in effect when the Owner withdraws part of the Surrender Value, we will reduce the Cash Value and the Death Benefit by the amount withdrawn but the Face Amount will not be reduced.

PAID-UP LIFE INSURANCE

At any time while the policy is in force, the Owner may elect to continue the policy as paid-up life insurance, possibly for a reduced amount, uniform throughout the lifetime of either Insured.

The amount of paid-up life insurance will be the smaller of the Death Benefit on the anniversary and a level amount that will be based on: i) The Surrender Value then in effect; ii) Joint equal attained age; and iii) The single premium rates based on the 1980 Commissioners Standard Ordinary Mortality Table, age nearest birthday, and 4.0% annual interest.

Any excess of the Surrender Value over the single premium required for the paid-up life insurance benefit will be paid to the Owner of the policy. The Owner may surrender the paid-up life insurance for its Surrender Value at any time. If it is surrendered within 30 days after a policy anniversary, we'll pay the Surrender Value as of that anniversary. The Surrender Value of paid-up life insurance equals its net single premium based on the joint equal attained age at the time of surrender.

POLICY LOANS

By written request, the Owner may borrow the Surrender Value less the total of the monthly deduction to the next policy anniversary while this policy is in force. The policy is the sole security for the cash loan.

When we make a loan, we will deduct from the Surrender Value, interest to the next policy anniversary. Except as provided below, a loan secured by this policy will be charged interest at the rate of 7.4% in advance (equivalent to 8.0% in arrears) per year payable on each policy anniversary. Unpaid interest will be added to the loan and charged the same rate of interest as the loan.

The owner will be eligible for a loan at an interest rate of 5.66% in advance (equivalent to 6.0% in arrears) per year subject to the following conditions and requirements:

1. The 5.66% loan is available during the eligibility period. The eligibility period begins with the tenth policy anniversary and continues as long as the policy remains in force.

POLICY LOANS (continued)

2. The Maximum amount which may be loaned during any one policy year at an interest rate of 5.66% per year may not exceed 10% of the largest Surrender Value at the end of any preceding policy year during the eligibility period. If such maximum amount is not loaned during a policy year, the balance may not be carried over to later policy years.
3. Amounts loaned in excess of amounts permitted at an interest rate of 5.66% per year during any one policy year will be charged interest at the rate of 7.4% per year.

Any outstanding loan may be repaid while you are living.

Whenever the loan exceeds the Cash Value less the Surrender Charge, we will mail a written notice to the Owner's last known address and to that of any assignee of record. The excess amount must be paid within 31 days from the date of our notice or this policy will then end.

POLICY COST FACTORS

Adjustments in policy cost factors (interest, Cost of Insurance charges, expense charges) will be by class and based on changes in future expectations for such elements as to investment earnings, mortality, persistency and expenses.

Any change in policy cost factors will be based on procedures and standards on file with the Insurance Department.

We will review policy cost factors whenever they are changed for newly issued policies, but no less frequently than once every five years. Each policy cost factor is subject to adjustment.

COST OF INSURANCE

The Cost of Insurance is calculated at the beginning of each policy month. To calculate it:

1. Calculate the Net Amount At Risk:
 - a. Divide the Death Benefit by one plus the monthly equivalent of the annual guaranteed interest rate (.32737%); then
 - b. Subtract the Cash Value; then
2. Divide the Net Amount At Risk by 1,000; then
3. Multiply the result of (2) by the appropriate Cost of Insurance rate(s).

If the Face Amount has increased, the Cash Value is allocated first to the initial Face Amount. If the Cash Value is greater than the initial Face Amount, the Cash Value in excess of the initial Face Amount will be allocated to the increases in Face Amount in the order of such increases.

The Cost of Insurance rate is based on the joint equal issue age, duration and rate class for the Face Amount provided by the original application and each increase in Face Amount. If the Death Benefit is the Cash Value multiplied by the applicable percentage, the rate class(es) will be applied as follows:

1. The most recent rate class will apply to an amount up to the Death Benefit less the Face Amount in force prior to the last increase in which the rate class was changed.
2. The next most recent rate class(es), successively, will apply to any remaining amount up to the Face Amount to which that rate class(es) applies.

We can change the Cost of Insurance rates from time to time. Any change will be based upon the expectations of future experience. In any event, the rates will never be more than those shown on Page 5. A change in rates will apply to all policies issued in the same state to Insureds of the same joint equal age and rate class and whose policies have been in force for the same number of years.

SPECIAL PROVISIONS**DEFERMENT**

Except for payment of premium, we may defer payment of any withdrawals, surrenders or loans for the period permitted by law, not to exceed six months after written request is received by us.

BASIS OF COMPUTATION

We have filed a statement of the method of determining policy values with the Insurance Department of the state in which this policy is issued. Such values are equal to or greater than those required by law in that state.

We have used certain mortality table(s) and interest rate(s) in determining the guaranteed values for this policy. These mortality table(s) and interest rate(s) are shown in the Schedule.

INITIAL AND ANNUAL REPORTS

We will deliver at issue, and mail to the Owner at least once each year, a statement containing such information as required by the Insurance Department of the state in which this policy was issued.

POLICY SPLIT OPTION

At any time while this policy is in force, it may be exchanged for two individual policies covering the Insureds separately within 180 days after the effective date of one of the following events:

1. A final divorce, dissolution or annulment decree with respect to the marriage of the Insureds has been issued while this policy was in force.
2. A change in the Federal Estate Tax Law which results in:
 - a. a reduction of the Unlimited Marital Deduction to 75% or less of the value of the estate; or
 - b. a reduction of the Federal Unified Credit to 75% or less of the amount in effect at the Issue Date; or
 - c. a reduction in the Federal Estate Tax rate to 75% or less of the rate in effect at the Issue Date.

The option may be exercised subject to the following:

1. The amount of coverage under each new policy will be 50% of an amount equal to:
 - a. The Death Benefit Amount in effect on the effective date of exchange; less
 - b. The amount of any policy loan.
2. After repayment of any loan against the Surrender Value of this policy, 50% of any remaining Surrender Value will be transferred to each of the new policies;
3. The "Policy Split Option Class" is shown on page 3 and indicates whether or not evidence of insurability will be required for an exchange due to a change in the Federal Estate Tax law; "Restricted" means evidence of insurability will be required; "Unrestricted" means evidence of insurability will not be required;
4. The new policies will be issued on any flexible premium adjustable life or level premium whole life plan regularly issued by the Company on the date of exchange;
5. The new policies will be issued as of the date of exchange at the then attained age of each Insured;
6. The new policies will be issued at the risk class of each Insured on the Policy Date of this policy unless evidence of insurability is required;
7. The plan of insurance selected will be subject to our standard minimum amount requirement for such plan;
8. The inclusion of any optional benefits will be subject to our rules on the date of exchange and evidence of insurability satisfactory to us;
9. If monthly deductions for this policy are being waived in accordance with a waiver of monthly deduction rider, premiums for the new policies will not be waived and we will not include a waiver benefit in the new policies;
10. To apply for an exchange, the Owner must submit:
 - a. Applications for the new policies; and
 - b. Payment of the first premium for each new policy; and
 - c. This policy for cancellation.

POLICY SPLIT OPTION (continued)

11. The Suicide Exclusion and Incontestability provision of the new policies will continue to run from the Issue Date of this policy to the extent of the coverage being exchanged without evidence of insurability. New Suicide Exclusion and Incontestability periods will apply to any amount of coverage or addition of benefits requiring evidence of insurability.

This policy will terminate on the Issue Date of the new policies.

HOW WE PAY POLICY BENEFITS**PAYMENT**

Death benefits or surrender benefits will be paid in one (1) lump sum or, if at least \$2,000, under a selected settlement option.

SELECTION

The Owner has the sole right to select a settlement option during the lifetime of either Insured. If, immediately prior to the death of the surviving Insured, the Owner was not the Insured, and the Owner is a primary beneficiary, then within sixty (60) days after the death of the surviving Insured, the Owner may revoke any existing settlement option and make a final election. This election will only apply to the extent of the Owner's interest. Within one (1) year after the death of the surviving Insured, if the proceeds are payable in a lump sum or under Option 4 or 5 without restriction on withdrawal, the beneficiary may elect any option. Except as allowed by the Payments to a Corporation Provision, the options are not available without our consent to any assignee or beneficiary which is not a natural person.

PAYMENTS TO A CORPORATION

The proceeds of this policy may be paid to a corporation under any of the options with the following limitations:

1. Option 4 may be selected for a period of not more than ten (10) years. At the end of the period, we will pay the amount in a lump sum.
2. Options 2, 3, or 6 may be selected only if payments are payable during the lifetime of either Insured or the Insured's spouse or any child of the Insured. With our consent, they may be payable during the lifetime of anyone related to an Insured by blood or marriage.
3. Payments under Options 1 or 5 may not extend beyond twenty (20) years.

OPTIONS

- Option 1. Fixed Period** - We will pay the proceeds in equal monthly payments for the number of years the Owner selects from one (1) to thirty (30) years. The monthly payments for each \$1,000 applied will not be less than those shown in Table A. The minimum guaranteed interest rate is two and a half percent (2.5%) per year. Payments may be commuted. Another option may not be selected once payments begin under this option.
- Option 2. Life Income with Installments Certain** - We will pay the proceeds in equal monthly installments for a period certain and thereafter during the remaining lifetime of the payee. The period certain may be 0, 5, 10, 15, or 20 years or until the total of installments equals a refund of the proceeds applied under the option. The guaranteed monthly payments for each \$1,000 applied are shown in Table B. The guaranteed payments are calculated based on Annuity 2000 Mortality Table with a generational mortality projection of Scale G, and an annual interest rate of two and a half percent (2.5%). Payments may not be commuted. Another option may not be selected once payments begin under this option.
- Option 3. Annuity Settlement** - We will pay the proceeds in the form of a monthly annuity as agreed upon by the Owner, or the beneficiary, and us. Payments may not be commuted if the form of annuity settlement involves life contingencies. Another option may not be selected once payments begin under this option.
- Option 4. Proceeds at Interest** - We will hold the proceeds for the payee's lifetime. We will pay interest at the rate of at least two and a half percent (2.5%) per year. The proceeds may be withdrawn at any time or another option may be selected.
- Option 5. Installments of Fixed Amounts** - We will pay the proceeds in equal monthly installments until they are fully paid. The proceeds will be credited with annual interest at a rate of at least two and a half percent (2.5%) per year. Payments may be commuted. Another option may not be selected once payments begin under this option.

Option 6. Joint and Survivor Life Income with Installments Certain - We will pay the proceeds in equal monthly installments for a period of ten (10) years certain and so long thereafter as either of two designated payees shall live. If the Owner elects this option during the lifetime of either Insured, and one of the beneficiaries dies before the death of the second Insured to die, then we will pay the surviving beneficiary under Option 2 with a period certain of ten (10) years, unless the Owner elects otherwise. The minimum guaranteed monthly payments for this option are shown in Table C. The guaranteed payments are calculated based on the Annuity 2000 Mortality Table with a generational mortality projection of Scale G, and an annual interest rate of two and a half percent (2.5%). Payments may not be commuted. Another option may not be selected once payments begin under this option.

PAYMENT FREQUENCY

In lieu of monthly payments, a quarterly, semiannual, or annual frequency may be selected. The selection of any option is subject to our minimum payment requirements. If other than monthly payments are selected, the amount of each payment may be found by multiplying the amount of the monthly payment by the following factors:

QUARTERLY	SEMIANNUALLY	ANNUALLY
2.9938	5.9693	11.8653

DUE DATE OF FIRST PAYMENT

If an option has been selected which calls for installments, the due date of the first payment shall be the date of the surviving Insured's death or surrender of the policy. If the Alternate Larger Life Income is paid, the first payment will be one (1) payment period after the date of the death of the surviving Insured or surrender of the policy.

ALTERNATE LARGER LIFE INCOME

If Options 2, 3, or 6 become effective and if on the due date of the first payment we have in use a basis for computing the life income which is alternative to that used in the installment tables, then the life income shall be recomputed on the alternative basis. If that results in installment amounts which are larger than those set forth in the tables, then we will automatically pay the larger amounts.

SUPPLEMENTARY CONTRACT

A supplementary contract providing for the Settlement Option chosen will be issued as of the date of the settlement. When the proceeds of this policy become payable under a settlement option, this policy must be surrendered.

DEATH OF PAYEE

We may require proof of the date of birth or the continued life of any payee at any time. If at the death of any payee there is no designated person living entitled to receive the remaining payments, we will pay in one (1) sum to such payee's executors, administrators, or assigns, the unpaid sum or the commuted value of any unpaid settlements. The interest rate applied will not be greater than the current interest rate used to calculate installment payments at the time of settlement.

INCOME PROTECTION

The payee, other than the Owner, may not transfer, assign, commute, or encumber any of the benefits of this policy unless otherwise provided in the settlement election. To the extent permitted by law, settlement option benefits are not subject to claims of creditors or legal process.

SURPLUS INTEREST

Surplus interest earnings may be added to payments under Options 4, and 5. Under Option 4, surplus interest will be used to increase the amount of each payment. Under Option 5, surplus interest will be used to increase the number of payments.

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Generic Sample of Policy Contract Pages/Riders

OPTION 1				OPTION 2- Table B																				
Installments For Fixed Period				MONTHLY LIFE INCOME WITH INSTALLMENTS CERTAIN												MONTHLY LIFE INCOME WITH INSTALLMENTS CERTAIN								
TABLE A			Rate Per Cent	LIFE ONLY INCOME		5 YEARS CERTAIN		10 YEARS CERTAIN		15 YEARS CERTAIN		20 YEARS CERTAIN		Age and Period	LIFE ONLY INCOME		5 YEARS CERTAIN		10 YEARS CERTAIN		15 YEARS CERTAIN		20 YEARS CERTAIN	
Number of Years	Amount Required	Monthly Payment		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
1	30,000.00	534.28	40	\$3.08	\$2.03	\$3.08	\$2.30	\$3.03	\$2.32	\$3.07	\$2.35	\$3.09	\$2.37	40	\$5.18	\$4.38	\$5.13	\$4.34	\$5.08	\$4.27	\$5.03	\$4.26	\$4.98	\$4.20
2	197.29	42.65	41	3.15	2.05	3.12	2.30	3.13	2.33	3.11	2.35	3.10	2.37	41	5.20	4.35	5.15	4.32	5.10	4.29	5.05	4.28	4.94	4.20
3	143.25	38.73	42	3.17	2.00	3.11	2.30	3.10	2.31	3.08	2.33	3.09	2.33	42	5.21	4.36	5.16	4.33	5.09	4.30	5.04	4.27	4.92	4.19
4	120.19	31.95	43	3.22	2.02	3.21	2.31	3.21	2.33	3.19	2.34	3.17	2.36	43	5.20	4.31	5.14	4.31	5.07	4.28	5.02	4.26	4.89	4.17
5	110.00	17.70	44	3.25	2.07	3.25	2.31	3.25	2.31	3.24	2.30	3.21	2.35	44	5.19	4.28	5.13	4.30	5.05	4.27	5.00	4.25	4.87	4.15
6	179.02	14.95	45	3.21	2.11	3.21	2.31	3.20	2.31	3.19	2.30	3.18	2.30	45	5.18	4.27	5.12	4.29	5.04	4.26	4.98	4.22	4.85	4.13
7	195.02	17.86	46	3.21	2.10	3.20	2.30	3.19	2.30	3.18	2.29	3.17	2.29	46	5.20	4.27	5.15	4.29	5.04	4.26	4.97	4.21	4.84	4.11
8	128.31	11.47	47	3.25	2.12	3.25	2.30	3.24	2.29	3.23	2.28	3.19	2.28	47	5.21	4.28	5.17	4.28	5.03	4.26	4.95	4.20	4.82	4.07
9	124.00	10.32	48	3.28	2.13	3.27	2.30	3.26	2.29	3.25	2.28	3.20	2.27	48	5.27	4.31	5.21	4.30	5.13	4.29	5.04	4.25	4.89	4.09
10	112.82	9.39	49	3.34	2.15	3.33	2.30	3.32	2.29	3.30	2.28	3.23	2.25	49	5.34	4.36	5.27	4.34	5.18	4.30	5.04	4.23	4.84	4.04
11	104.00	8.54	50	3.30	2.20	3.30	2.30	3.30	2.30	3.30	2.30	3.29	2.29	50	5.38	4.40	5.31	4.38	5.22	4.34	5.06	4.24	4.87	4.04
12	97.64	8.00	51	3.27	2.21	3.26	2.31	3.26	2.31	3.26	2.30	3.25	2.29	51	5.39	4.41	5.32	4.39	5.23	4.35	5.07	4.25	4.90	4.04
13	91.25	7.49	52	3.24	2.17	3.23	2.32	3.23	2.32	3.24	2.32	3.23	2.29	52	5.41	4.43	5.34	4.41	5.25	4.37	5.09	4.27	4.92	4.05
14	84.98	7.02	53	3.31	2.19	3.31	2.33	3.29	2.33	3.28	2.33	3.27	2.30	53	5.41	4.43	5.34	4.41	5.25	4.37	5.09	4.27	4.92	4.05
15	81.33	6.64	54	3.38	2.20	3.38	2.34	3.36	2.35	3.34	2.34	3.33	2.32	54	5.41	4.43	5.34	4.41	5.25	4.37	5.09	4.27	4.92	4.05
16	77.29	6.30	55	3.50	2.22	3.49	2.36	3.48	2.38	3.47	2.38	3.46	2.39	55	5.41	4.43	5.34	4.41	5.25	4.37	5.09	4.27	4.92	4.05
17	73.74	6.00	56	4.65	2.74	4.08	3.74	4.02	3.72	3.86	3.59	3.85	3.60	56	6.28	5.44	6.00	5.11	5.85	5.23	5.45	4.74	5.31	4.58
18	70.52	5.73	57	4.15	3.02	4.14	3.61	4.10	3.79	4.03	3.75	3.97	3.70	57	6.00	5.26	5.98	5.16	5.60	5.07	5.30	4.64	5.24	4.53
19	67.51	5.49	58	4.26	3.30	4.24	3.80	4.18	3.87	4.11	3.83	3.98	3.77	58	6.03	5.29	5.99	5.20	5.64	5.08	5.32	4.66	5.26	4.53
20	65.82	6.47	59	4.56	3.39	4.54	3.89	4.49	4.00	4.40	3.91	4.08	3.83	59	6.15	5.49	6.09	5.28	5.76	5.04	5.30	4.68	5.28	4.55
21	62.93	5.95	60	4.47	3.08	4.45	4.08	4.50	4.05	4.28	3.98	4.13	3.90	60	6.18	5.50	6.10	5.29	5.82	5.09	5.33	4.70	5.30	4.58
22	60.99	4.80	61	4.68	4.18	4.67	4.13	4.60	4.14	4.28	4.07	4.29	3.96	61	6.28	5.58	6.28	5.47	6.00	5.27	5.50	4.87	5.35	4.60
23	60.04	4.74	62	4.72	4.28	4.70	4.30	4.63	4.34	4.47	4.15	4.30	4.05	62	6.29	5.59	6.29	5.48	6.01	5.28	5.51	4.88	5.36	4.61
24	67.33	4.80	63	4.08	4.41	4.02	4.30	4.74	4.34	4.67	4.08	4.35	4.13	63	6.30	5.60	6.30	5.49	6.02	5.29	5.52	4.89	5.37	4.62
25	55.75	4.40	64	6.01	4.83	4.97	4.51	4.85	4.45	4.67	4.34	4.42	4.30	64	6.31	5.61	6.31	5.50	6.03	5.30	5.53	4.90	5.38	4.63
26	54.31	4.34																						
27	52.62	4.32																						
28	51.14	4.12																						
29	50.60	4.02																						
30	48.85	3.93																						

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Exhibit J-17

Sentry001413

Option 6 - Table C
JOINT & FULL SURVIVOR WITH 10 YEARS CERTAIN SURVIVOR
 Monthly Payments for each \$1,000 Applied

Female	Number of Years Younger										Same Age	Number of Years Older				
	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1		1	2	3	4	5
Male Age (Age Nearest Birthday):																
40	\$2.90	\$2.92	\$2.93	\$2.94	\$2.95	\$2.96	\$2.97	\$2.98	\$2.99	\$3.00	\$3.01	\$3.02	\$3.03	\$3.04	\$3.05	\$3.06
41	2.92	2.94	2.95	2.97	2.98	2.99	3.00	3.01	3.02	3.03	3.04	3.05	3.06	3.07	3.08	3.09
42	2.94	2.96	2.97	2.99	3.00	3.01	3.02	3.03	3.04	3.05	3.06	3.07	3.08	3.09	3.10	3.11
43	2.96	2.98	2.99	3.01	3.02	3.03	3.04	3.05	3.06	3.07	3.08	3.09	3.10	3.11	3.12	3.13
44	2.98	3.00	3.01	3.03	3.04	3.05	3.06	3.07	3.08	3.09	3.10	3.11	3.12	3.13	3.14	3.15
45	3.00	3.02	3.03	3.05	3.06	3.07	3.08	3.09	3.10	3.11	3.12	3.13	3.14	3.15	3.16	3.17
46	3.02	3.04	3.05	3.07	3.08	3.09	3.10	3.11	3.12	3.13	3.14	3.15	3.16	3.17	3.18	3.19
47	3.04	3.06	3.07	3.09	3.10	3.11	3.12	3.13	3.14	3.15	3.16	3.17	3.18	3.19	3.20	3.21
48	3.06	3.08	3.09	3.11	3.12	3.13	3.14	3.15	3.16	3.17	3.18	3.19	3.20	3.21	3.22	3.23
49	3.08	3.10	3.11	3.13	3.14	3.15	3.16	3.17	3.18	3.19	3.20	3.21	3.22	3.23	3.24	3.25
50	3.10	3.12	3.13	3.15	3.16	3.17	3.18	3.19	3.20	3.21	3.22	3.23	3.24	3.25	3.26	3.27
51	3.12	3.14	3.15	3.17	3.18	3.19	3.20	3.21	3.22	3.23	3.24	3.25	3.26	3.27	3.28	3.29
52	3.14	3.16	3.17	3.19	3.20	3.21	3.22	3.23	3.24	3.25	3.26	3.27	3.28	3.29	3.30	3.31
53	3.16	3.18	3.19	3.21	3.22	3.23	3.24	3.25	3.26	3.27	3.28	3.29	3.30	3.31	3.32	3.33
54	3.18	3.20	3.21	3.23	3.24	3.25	3.26	3.27	3.28	3.29	3.30	3.31	3.32	3.33	3.34	3.35
55	3.20	3.22	3.23	3.25	3.26	3.27	3.28	3.29	3.30	3.31	3.32	3.33	3.34	3.35	3.36	3.37
56	3.22	3.24	3.25	3.27	3.28	3.29	3.30	3.31	3.32	3.33	3.34	3.35	3.36	3.37	3.38	3.39
57	3.24	3.26	3.27	3.29	3.30	3.31	3.32	3.33	3.34	3.35	3.36	3.37	3.38	3.39	3.40	3.41
58	3.26	3.28	3.29	3.31	3.32	3.33	3.34	3.35	3.36	3.37	3.38	3.39	3.40	3.41	3.42	3.43
59	3.28	3.30	3.31	3.33	3.34	3.35	3.36	3.37	3.38	3.39	3.40	3.41	3.42	3.43	3.44	3.45
60	3.30	3.32	3.33	3.35	3.36	3.37	3.38	3.39	3.40	3.41	3.42	3.43	3.44	3.45	3.46	3.47
61	3.32	3.34	3.35	3.37	3.38	3.39	3.40	3.41	3.42	3.43	3.44	3.45	3.46	3.47	3.48	3.49
62	3.34	3.36	3.37	3.39	3.40	3.41	3.42	3.43	3.44	3.45	3.46	3.47	3.48	3.49	3.50	3.51
63	3.36	3.38	3.39	3.41	3.42	3.43	3.44	3.45	3.46	3.47	3.48	3.49	3.50	3.51	3.52	3.53
64	3.38	3.40	3.41	3.43	3.44	3.45	3.46	3.47	3.48	3.49	3.50	3.51	3.52	3.53	3.54	3.55
65	3.40	3.42	3.43	3.45	3.46	3.47	3.48	3.49	3.50	3.51	3.52	3.53	3.54	3.55	3.56	3.57
66	3.42	3.44	3.45	3.47	3.48	3.49	3.50	3.51	3.52	3.53	3.54	3.55	3.56	3.57	3.58	3.59
67	3.44	3.46	3.47	3.49	3.50	3.51	3.52	3.53	3.54	3.55	3.56	3.57	3.58	3.59	3.60	3.61
68	3.46	3.48	3.49	3.51	3.52	3.53	3.54	3.55	3.56	3.57	3.58	3.59	3.60	3.61	3.62	3.63
69	3.48	3.50	3.51	3.53	3.54	3.55	3.56	3.57	3.58	3.59	3.60	3.61	3.62	3.63	3.64	3.65
70	3.50	3.52	3.53	3.55	3.56	3.57	3.58	3.59	3.60	3.61	3.62	3.63	3.64	3.65	3.66	3.67
71	3.52	3.54	3.55	3.57	3.58	3.59	3.60	3.61	3.62	3.63	3.64	3.65	3.66	3.67	3.68	3.69
72	3.54	3.56	3.57	3.59	3.60	3.61	3.62	3.63	3.64	3.65	3.66	3.67	3.68	3.69	3.70	3.71
73	3.56	3.58	3.59	3.61	3.62	3.63	3.64	3.65	3.66	3.67	3.68	3.69	3.70	3.71	3.72	3.73
74	3.58	3.60	3.61	3.63	3.64	3.65	3.66	3.67	3.68	3.69	3.70	3.71	3.72	3.73	3.74	3.75
75	3.60	3.62	3.63	3.65	3.66	3.67	3.68	3.69	3.70	3.71	3.72	3.73	3.74	3.75	3.76	3.77
76	3.62	3.64	3.65	3.67	3.68	3.69	3.70	3.71	3.72	3.73	3.74	3.75	3.76	3.77	3.78	3.79
77	3.64	3.66	3.67	3.69	3.70	3.71	3.72	3.73	3.74	3.75	3.76	3.77	3.78	3.79	3.80	3.81
78	3.66	3.68	3.69	3.71	3.72	3.73	3.74	3.75	3.76	3.77	3.78	3.79	3.80	3.81	3.82	3.83
79	3.68	3.70	3.71	3.73	3.74	3.75	3.76	3.77	3.78	3.79	3.80	3.81	3.82	3.83	3.84	3.85
80	3.70	3.72	3.73	3.75	3.76	3.77	3.78	3.79	3.80	3.81	3.82	3.83	3.84	3.85	3.86	3.87
81	3.72	3.74	3.75	3.77	3.78	3.79	3.80	3.81	3.82	3.83	3.84	3.85	3.86	3.87	3.88	3.89
82	3.74	3.76	3.77	3.79	3.80	3.81	3.82	3.83	3.84	3.85	3.86	3.87	3.88	3.89	3.90	3.91
83	3.76	3.78	3.79	3.81	3.82	3.83	3.84	3.85	3.86	3.87	3.88	3.89	3.90	3.91	3.92	3.93
84	3.78	3.80	3.81	3.83	3.84	3.85	3.86	3.87	3.88	3.89	3.90	3.91	3.92	3.93	3.94	3.95
85	3.80	3.82	3.83	3.85	3.86	3.87	3.88	3.89	3.90	3.91	3.92	3.93	3.94	3.95	3.96	3.97
86	3.82	3.84	3.85	3.87	3.88	3.89	3.90	3.91	3.92	3.93	3.94	3.95	3.96	3.97	3.98	3.99
87	3.84	3.86	3.87	3.89	3.90	3.91	3.92	3.93	3.94	3.95	3.96	3.97	3.98	3.99	4.00	4.01
88	3.86	3.88	3.89	3.91	3.92	3.93	3.94	3.95	3.96	3.97	3.98	3.99	4.00	4.01	4.02	4.03
89	3.88	3.90	3.91	3.93	3.94	3.95	3.96	3.97	3.98	3.99	4.00	4.01	4.02	4.03	4.04	4.05
90	3.90	3.92	3.93	3.95	3.96	3.97	3.98	3.99	4.00	4.01	4.02	4.03	4.04	4.05	4.06	4.07

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